

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/1/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jesse Bengtson  
P.O. Box 10627  
White Bear Lake, MN 55110

Natalie Bengtson  
P.O. Box 10627  
White Bear Lake, MN 55110

Case Number:  
10-31388 – DDO

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-5930  
xxx-xx-4197

Attorney for Debtor(s) (name and address):

Cass S Weil  
Moss & Barnett  
4800 Wells Fargo Center  
90 South Seventh St  
Minneapolis, MN 55402-4129  
Telephone number: 612-877-5327

Bankruptcy Trustee (name and address):

Patti J. Sullivan  
1595 Selby Ave Ste 205  
St Paul, MN 55104  
Telephone number: 651-699-4825

**Meeting of Creditors**

Date: **March 30, 2010**

Time: **11:00 AM**

Location: **U S Courthouse Rm 402, 316 N Robert St, St Paul, MN 55101**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/1/10**

**Certificate of Completion of Financial Management Course due: 5/14/10**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 200 Warren E Burger Federal Bldg & U. S. Courthouse, 316 N Robert Street, St. Paul, MN 55101. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

200 Warren E Burger Federal Building and  
US Courthouse  
316 N Robert St  
St Paul, MN 55101  
Telephone number: 651-848-1000

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 3/2/10

Update 9/08

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0864-3  
Case: 10-31388

User: Kristin  
Form ID: b9a

Page 1 of 2  
Total Noticed: 58

Date Rcvd: Mar 02, 2010

The following entities were noticed by first class mail on Mar 04, 2010.

db/jdb +Jesse Bengtson, Natalie Bengtson, P.O. Box 10627, White Bear Lake, MN 55110-0627  
aty Cass S Weil, Moss & Barnett, 4800 Wells Fargo Center, 90 South Seventh St,  
Minneapolis, MN 55402-4129  
tr +Patti J. Sullivan, 1595 Selby Ave Ste 205, St Paul, MN 55104-4528  
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58615331 +Alan & Jolene Conard, 103 Wildwood Beach Rd, Saint Paul MN 55115-1670  
58615332 +Allied American Credit, P.O. Box 3766, Spokane WA 99220-3766  
58615333 +Amos Robinson, 1937 Aldrich Ave. S #2, Minneapolis MN 55403-3131  
58615338 +Cassidy Pohl, 1937 Aldrich Ave. S #7, Minneapolis MN 55403-3132  
58615339 +Centerpoint Energy, 800 LaSalle St., Minneapolis MN 55402-2006  
58615340 +Chris Malacek, 4344 Bryant Ave. S, Minneapolis MN 55409-1762  
58615341 +Citibank, P.O. Box 6189, Sioux Falls SD 57117-6189  
58615343 +City of White Bear Lake, 4701 Hwy 61, White Bear Lake MN 55110-3277  
58615344 +Clifford Coffee, 1937 Aldrich Ave. S #15, Minneapolis MN 55403-3132  
58615345 +Commercial Plumbing & Heating, 24428 Greenway Avenue, Forest Lake MN 55025-8784  
58615346 +Debbie Wysong, 4877 Johnson Ave., Saint Paul MN 55110-2828  
58615348 +GMAc, P.O. Box 4622, Waterloo IA 50704-4622  
58615349 +Gulf Pl. Cabanas N'hood Assoc., P.O. Box 1247, Santa Rosa Beach FL 32459-1247  
58615350 +Heidi Burtson, 1937 Aldrich Ave. S #14, Minneapolis MN 55403-3132  
58615352 +IndyMac Bank, 6900 Beatrice Drive, Kalamazoo MI 49009-9559  
58615353 +Inter Savings Bank FSB, 425 Phillips Blvd., Trenton NJ 08618-1430  
58615354 +John & June Hurley, 1188 Dunbar Way, Saint Paul MN 55115-2821  
58615355 +Lance Krzyzanowski, 1937 Aldrich Ave. S #17, Minneapolis MN 55403-3132  
58615356 +Laurie Schnagel, 4877 Johnson Ave., Saint Paul MN 55110-2828  
58615357 +Leah Kirchner, 1937 Aldrich Ave. S #4, Minneapolis MN 55403-3131  
58615358 +Lori Randle, 1937 Aldrich Ave. S #5, Minneapolis MN 55403-3132  
58615359 +Lynnea F. Erickson, 1937 Aldrich Ave. S #18, Minneapolis MN 55403-3132  
58615360 +Marguerite Trimmier, 1937 Aldrich Ave. S #9, Minneapolis MN 55403-3132  
58615361 +Mark Michaud, 4877 Johnson Ave., Saint Paul MN 55110-2828  
58615362 +Mason Wurscher, 1937 Aldrich Ave. S #16, Minneapolis MN 55403-3132  
58615363 +Matt Ammend, 1937 Aldrich Ave. S 38, Minneapolis MN 55403-3103  
58615365 +Merrill Lynch, Attn: Peter King, 30 E 7th Street, Suite 3400, Saint Paul MN 55101-4906  
58615366 +Mike Mullen, 1937 Aldrich Ave. S #10, Minneapolis MN 55403-3131  
58615367 +Naoko Jacobson, 1937 Aldrich Ave. S #11, Minneapolis MN 55403-3132  
58615368 +Nathan A. Holtz, 1937 Aldrich Ave. S #1, Minneapolis MN 55403-3132  
58615369 +Philip E. Husom, 1937 Aldrich Ave. S #3, Minneapolis MN 55403-3132  
58615370 +Robert and Donajean Skele, 24428 Greenway Ave., Forest Lake MN 55025-8784  
58615371 +Samuel Stoxen, 1937 Aldrich Ave. S #12, Minneapolis MN 55403-3131  
58615372 +Stephanie Herrick, 1937 Aldrich Ave. S #6, Minneapolis MN 55403-3131  
58615373 +Sterling Sands Homeowner Assn, 1080 Hwy 98 E, Destin FL 32541-2942  
58615374 +Sun Trust Mortgage, 1001 Semmes Ave., Richmond VA 23224-2245  
58615375 +Tamilna Walton, 1937 Aldrich Ave. S #13, Minneapolis MN 55403-3132  
58615376 +U.S. Bank, 101 5th St. E, Suite A, Saint Paul MN 55101-1860  
58615377 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, P.O. Box 790084, Saint Louis MO 63179)  
58615378 +Wells Fargo, 8480 Stagecoach Cir., Frederick MD 21701-4747  
58615381 +Wells Fargo, P.O. Box 94435, Albuquerque NM 87199-4435  
58615382 +Xcel Energy, 414 Nicollet Ave., Minneapolis MN 55401-1993

The following entities were noticed by electronic transmission on Mar 02, 2010.

tr +EDI: BPJSULLIVAN.COM Mar 02 2010 18:03:00 Patti J. Sullivan, 1595 Selby Ave Ste 205,  
St Paul, MN 55104-4528  
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58615333 +EDI: AMEREXPR.COM Mar 02 2010 18:03:00 American Express, P.O. Box 297871,  
Fort Lauderdale FL 33329-7871  
58615335 +EDI: ARROW.COM Mar 02 2010 18:03:00 Arrow Financial, 5996 W. Touhy Ave.,  
Niles IL 60714-4610  
58615336 +E-mail/Text: bankruptcynotices@bremer.com Bremer Bank,  
8555 Eagle Point Blvd, Lake Elmo MN 55042-8626  
58615337 +EDI: CAPITALONE.COM Mar 02 2010 18:03:00 Capital One, P.O. Box 85520,  
Richmond VA 23286-0001  
58615342 +E-mail/Text: ub.finance@ci.minneapolis.mn.us City of Minneapolis,  
250 S. 4th St, Room 230, Minneapolis MN 55415-1351  
58615347 +EDI: AMINFOFP.COM Mar 02 2010 18:03:00 First Premier Bank, 601 S. Minnesota Ave,  
Sioux Falls SD 57104-4868  
58615351 +EDI: HFC.COM Mar 02 2010 18:03:00 HSBC, P.O. Box. 5253, Carol Stream IL 60197-5253  
58615364 +EDI: MID8.COM Mar 02 2010 18:03:00 MCM Midland Credit, P.O. Box 60578,  
Los Angeles CA 90060-0578  
58615377 +EDI: USBANKARS.COM Mar 02 2010 18:03:00 U.S. Bank, P.O. Box 790084, Saint Louis MO 63179  
58615380 +EDI: WFFC.COM Mar 02 2010 18:03:00 Wells Fargo, P.O. Box 5445, Portland OR 97228-5445  
58615379 +EDI: WFFC.COM Mar 02 2010 18:03:00 Wells Fargo, P.O. Box 31557, Billings MT 59107-1557  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58615383\* +Xcel Energy, 414 Nicollet Ave, Minneapolis MN 55401-1993

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-3  
Case: 10-31388

User: Kristin  
Form ID: b9a

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

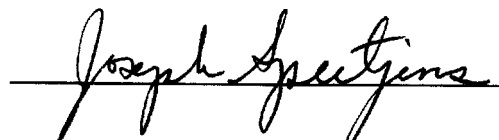
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.